

Reaching Underserved Communities

Centers for Medicare & Medicaid Services (CMS)
Center for Consumer Information & Insurance Oversight (CCIIO)

August 25, 2022

The information provided in this presentation is intended only as a general, informal summary of technical legal standards. It is not intended to take the place of the statutes, regulations, and formal policy guidance that it is based upon. This presentation summarizes current policy and operations as of the date it was presented. Links to certain source documents have been provided for your reference. We encourage audience members to refer to the applicable statutes, regulations, and other interpretive materials for complete and current information about the requirements that apply to them. The contents of this document do not have the force and effect of law and are not meant to bind the public in any way, unless specifically incorporated into a contract. This document is intended only to provide clarity to the public regarding existing requirements under the law.

This document generally is not intended for use in the State-based Marketplaces (SBMs) that do not use HealthCare.gov for eligibility and enrollment. Please review the guidance on our Agent and Broker Resources webpage (<http://go.cms.gov/CCIIOAB>) and Marketplace.CMS.gov to learn more.

Unless indicated otherwise, the general references to “Marketplace” in the presentation only include Federally-facilitated Marketplaces (FFMs) and State-based Marketplaces on the Federal Platform (SBM-FPs).

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Health Disparities Overview

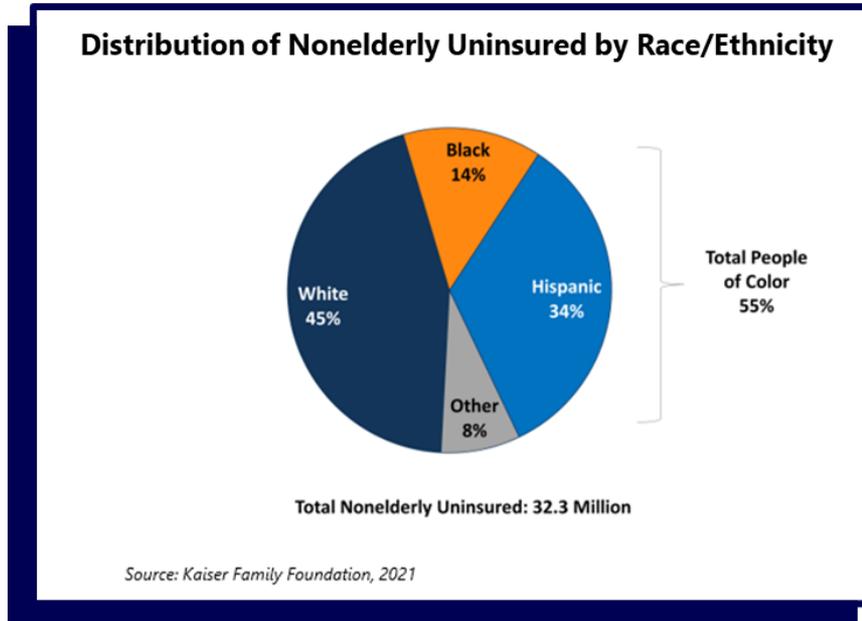
Addressing Health Disparities



- » Following the [Executive Order On Advancing Racial Equity and Support for Underserved Communities Through the Federal Government](#), CMS is continuing to engage in initiatives to understand and better address health disparities and advance equity in health coverage access.
- » Racial and ethnic disparities in insurance coverage have improved under the Affordable Care Act (ACA) but continue to persist. Insurance coverage, in turn, is critical to improving overall health outcomes for underserved populations.
- » Underserved populations with health disparities include racial and ethnic minorities, LGBTQ+ consumers, consumers with limited English proficiency (LEP), and rural consumers.

Addressing Health Disparities (Continued)

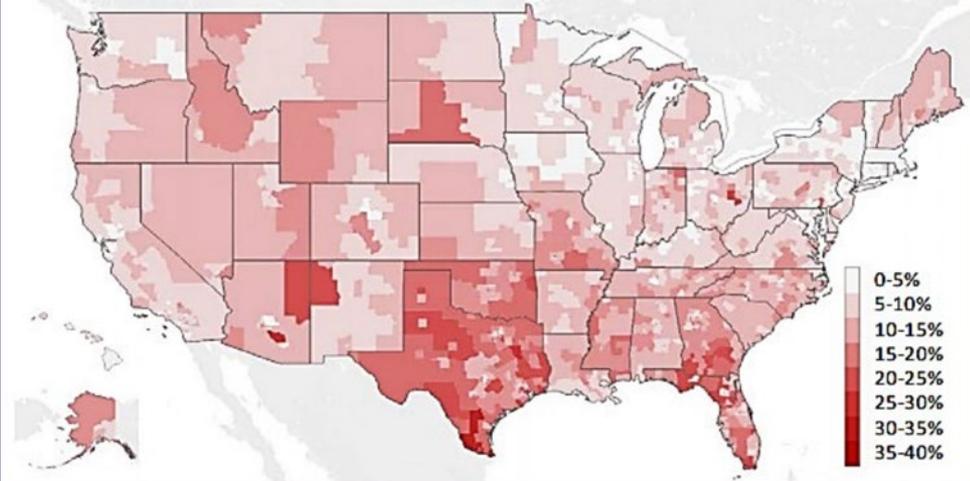
- » Agents and brokers play a crucial role in sharing knowledge and resources, assisting consumers with obtaining coverage that best fits their needs, and supporting consumers year-round.



Health Coverage Statistics

- » Black individuals comprise approximately **13%** of the U.S. population but **16%** of the uninsured.
- » Hispanic individuals represent **19%** of the total U.S. population but account for **29%** of the uninsured.
- » In 2019, **15% of American Indians/Alaska Natives (AI/ANs) had no health insurance coverage.**
- » Uninsured rates vary greatly among Asian American and Pacific Islander (AAPI) subgroups, ranging from **3%** for Japanese Americans to **10%** for Korean Americans and **12%** for Native Hawaiians and Pacific Islanders (NHPI) in 2019.

Uninsured Rates Among the U.S. Nonelderly Population in 2019

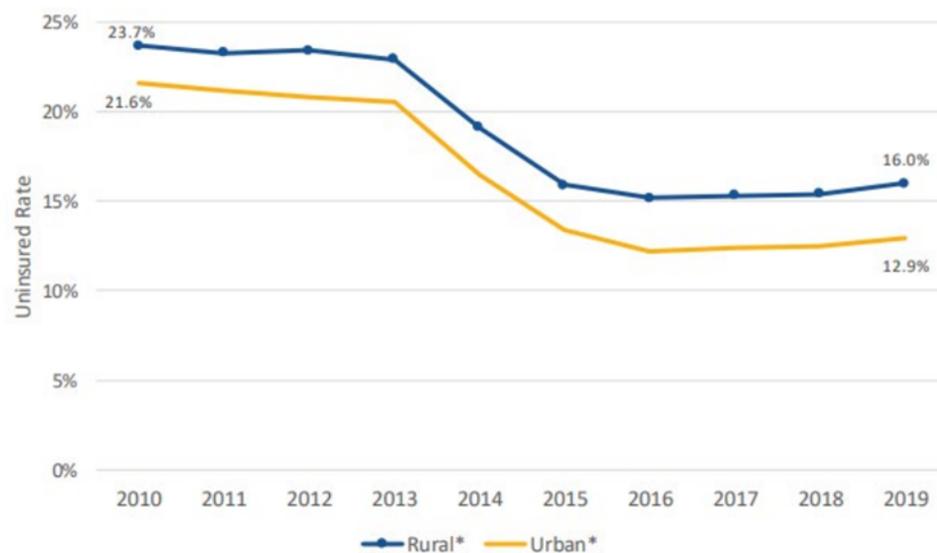


Health Coverage Statistics (Continued)

» LGBTQ+ individuals are more likely to report **delaying care**, less likely to have a usual source of care, and more likely to be **concerned about medical bills** than their non-LGBTQ+ counterparts.

- According to a recent survey, **18%** of LGBTQ+ individuals reported avoiding going to a doctor or seeking healthcare out of concern that they would face discrimination or be treated poorly because of their sexual orientation or gender identity.

Uninsured Rates Among Non-Elderly Adults by Rural Status, 2010-2019



» Uninsured rates in rural areas have been and continue to be about **2-3 percentage points higher** than in urban areas over the 2010-2019 period.

Best Practices for Agents and Brokers

Addressing Common Concerns



» **Lack of consumer trust**

- Work with local organizations/municipalities to distribute information and provide enrollment assistance.
- In many underserved communities, there is a distrust of businesses that try to sell products – especially ones that may be difficult to understand, such as health insurance. Through word-of-mouth referrals, agents and brokers can relay that they are a trustworthy resource.

» **Communication barriers**

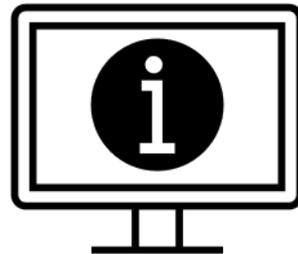
- Language and translation support is important – agents and brokers should utilize the Marketplace Call Center translation services or local translators.
- Use language familiar to the community.

Addressing Common Concerns

(Continued)

» **Low health insurance literacy**

- Share reliable information sources with consumers (in their native language when possible) and don't wait to be asked – explain everything. A consumer may feel uncomfortable or ashamed to say that they don't understand.
- Educate consumers on important Marketplace plan design elements, such as the use of premiums, cost-sharing, and differences in benefits and provider networks. Agents and brokers should also ensure that consumers review provider directories before enrolling in coverage, to make sure that any providers upon whom they rely are in-network.



Panel Discussion Question

What are some of the challenges you face in assisting underserved communities? How do you address them?



Serving Consumers with Limited English Proficiency (LEP): Best Practices



- » When interacting with or referring to consumers with LEP, agents and brokers should:
 - Use “people first” language (e.g., “person with LEP” rather than “LEP person”).
 - Speak directly to consumers, not to the person accompanying them or a translator, unless requested by the consumer.
 - Ask consumers about their goals and priorities.
 - Maintain the capacity and accommodations to help consumers compare and understand insurance options, including translation services.
 - Be willing to spend extra time and be patient.

Serving Consumers with LEP: Best Practices

(Continued)



- » When interacting with or referring to consumers with LEP, agents and brokers **should not:**
 - Assume a consumer needs translation assistance. Offer assistance if it seems to be needed or if a consumer requests it.
 - Make assumptions about what a consumer is capable of understanding.



Working with Community Organizations



- » Agents and brokers can work with trusted community-based organizations to connect with underserved and/or underinsured communities who may need enrollment assistance.
 - Community centers, community events, and faith-based organizations are great places to find and engage with consumers. Identify “hub” locations in the community.
 - Seek support from local and municipal agencies that provide social services (i.e., county health, housing, homeless shelters, and food banks).
 - Seek opportunities to do public service announcements.
 - Hold events in accessible locations (i.e., near public transportation).
 - Collaborate with rural communication networks to disseminate materials and engage consumers in conversations.



Panel Discussion Question

How can agents and brokers get the most out of collaboration with community organizations?



Using Census Data



One of the best ways for agents and brokers to reach new consumers is by locating and engaging with members of underserved and uninsured communities in their area. Census data can help agents and brokers understand where underserved and/or uninsured communities are located.

The *American Community Survey* is:

- The nation's most current, reliable, and accessible data source for statistics on topics such as age, children, veterans, education, income, and employment.
- Also includes information on health insurance coverage by age, race, ethnicity, and other demographics.
- Data are released on <http://data.census.gov>.
- » Economic Surveys include:
 - Economic Census – industry information (including health insurance).
 - Non-employer Statistics – information on self-employed individuals.
- » Agents and brokers can also view [this video](#) and [transcript](#) on using key census data tools to find uninsured consumers.

General Best Practices



- » Consider other relevant factors and context that may impact the consumer experience.
 - Not all consumers have reliable access to Wi-Fi or Internet or access to a computer or smart phone, and in rural areas may have limited cell phone reception. Agents and brokers can help these consumers with filling out paper applications if applying online is not possible, and offer remote assistance services.
 - Consumers may have different income and education levels, and these backgrounds can affect their healthcare and coverage.
 - For immigrants, the health system in their country of origin may be very different than in the U.S.

"When you empower people with knowledge, they feel equipped to not only make the right decisions and choices, but they can feel confident that the plan that they have in place is what's going to be most suitable."

General Best Practices (Continued)



- Health literacy and providing education is vital to ensuring that consumers choose the plan that is right for them.
 - Some consumers may qualify for income-based cost-sharing reductions (CSRs) for which they must enroll in a Silver plan. In many cases, consumers may maximize their overall savings in a Silver plan with a higher premium, rather than a Bronze plan.

"When you empower people with knowledge, they feel equipped to not only make the right decisions and choices, but they can feel confident that the plan that they have in place is what's going to be most suitable."

General Best Practices (Continued)



- » Help consumers assess their options for transportation to providers covered by different plans. This may be especially important for rural consumers, who may not have access to public transportation or other sources of reliable transportation.
- » Avoid stereotypes – consumers from the same background or from the same region may differ greatly in their traditions, customs, and opinions about health and coverage.
- » Consumers may be embarrassed or ashamed to say they don't understand – it is important to build trust to address this, and to clearly explain each piece of the process without having to be asked.
- » Being authentic in interactions with consumers is important. Acknowledge, respect, and accept cultural differences among consumers.

"Intersectionality is a very important thing to consider when working with LGBTQ+ individuals because we're not just queer, or we're not just trans, we also may have a disability, we may be a person of color."

- A panelist on the [LGBT+ Communities panel](#)

Panel Discussion Question

What are your top three best practices to follow when assisting consumers from underserved communities?



Reminders for Agents and Brokers

Race and Ethnicity Questions in the Marketplace Application



- » CMS routinely analyzes data on who is signing up for coverage and how Marketplace applicants move through the online workflows in order to measure Marketplace effectiveness and determine whether there is a need for policy, operational, or outreach/marketing updates.
- » One of the barriers to making informed decisions about such potential updates is that consumers, or individuals filling out applications on consumers' behalf, often do not answer the optional race and ethnicity questions in the Marketplace application. In the Marketplace, non-reporters of race and ethnicity data are disproportionately Black and Latino, leading to an undercount of these individuals.

Race and Ethnicity Questions in the Marketplace Application (Continued)



- » We encourage all agents and brokers to take the time to ask consumers to respond to these questions. This information will **help CMS reduce health disparities, prevent discrimination, promote equity for all communities and FFM consumers**, and better follow its mission to improve health care coverage. CMS asks this question in order to ensure outreach is reaching all communities and that the application process does not create barriers for individuals or groups.
- » CMS will use this data to identify possible application, enrollment, or coverage barriers and disparities for all communities seeking coverage through the FFM. In addition, the question about language preference will help CMS assess language needs of the populations being served and help CMS and insurers have language services ready.
- » For more information, view [this video](#) on race and ethnicity questions in the Marketplace application and [this tip sheet](#) on addressing consumer concerns about these questions.

Resolving Data Matching Issues



- » The most common types of data matching issues, or DMIs, are income, citizenship, and immigration.
- » When a DMI occurs, the Marketplace sends consumers an Eligibility Determination Notice (EDN) to help them resolve the issues.
- » Consumers with immigration/citizenship DMIs have **95 days** from the date the eligibility notice was sent to resolve the issue, or they may risk losing their coverage and/or financial assistance. Consumers with other types of DMIs have **90 days** to resolve the issue.
- » In order to resolve a DMI, the consumer must submit required documents to the Marketplace. The Marketplace will determine if the documents are sufficient to resolve the DMI.



Complete Marketplace Registration and Training



- » The Open Enrollment Period for Plan Year (PY) 2023 is **November 1, 2022 - January 15, 2023**.
- » All agents and brokers planning to assist consumers with Marketplace coverage must complete PY 2023 registration and training available through the CMS Enterprise Portal at <https://portal.cms.gov> prior to enrolling them in coverage.

NEW AGENTS AND BROKERS +

If agents and brokers did not complete PY 2022 registration and training, they must:

- » Take the full Individual Marketplace training for PY 2023
- » Execute the Agent Broker General Agreement and the Individual Marketplace Privacy and Security Agreement via the Marketplace Learning Management System (MLMS)

RETURNING AGENTS AND BROKERS +

If agents and brokers completed PY 2022 registration and training:

- » Take either the condensed or full Individual Marketplace training for PY 2023
- » Execute the Agent Broker General Agreement and the Individual Marketplace Privacy and Security Agreement via the MLMS
- » Complete registration **by October 22** to avoid having system access revoked and so issuers may provide compensation for enrollments

Complete Marketplace Registration and Training (Continued)



- » This year, agent and broker training includes a module entitled “Cultural Competence and Language Assistance.”
 - This module covers information for agents and brokers on how to be respectful of and responsive to the health beliefs, practices, and the cultural and linguistic needs of diverse consumers in order to provide optimal assistance to every consumer.
 - Agents and brokers will learn the most appropriate ways to help consumers with different backgrounds understand the coverage options available through the Marketplace.



Growing Market, New Opportunities: An Agent and Broker Panel Series



- » Last summer, CMS hosted a series of panel discussions titled “Growing market, new opportunities: An agent and broker panel series on reaching America’s uninsured and underserved communities.” These panel discussions provided opportunities for agents and brokers to learn more about how they can reach historically underserved communities and bridge the gap to coverage for underinsured consumers, by listening to the experiences of other agents and brokers.
- » These panel recordings are now available to view on REGTAP:
 - [American Indian/Alaska Native Communities](#)
 - [Black and African American Communities](#)
 - [LGBTQ+ Communities](#)
 - [Rural Communities](#)
 - [Hispanic and Latino Communities](#)
 - [Asian American and Pacific Islander Communities](#)

Consumers in Need of Coverage When Public Health Emergency Ends



- » In March 2020, CMS temporarily waived certain Medicaid and Children’s Health Insurance Program (CHIP) requirements and conditions as part of the response to the COVID-19 Public Health Emergency (PHE). The easing of these rules helped prevent people with Medicaid and CHIP—in all 50 states, the District of Columbia, and the five U.S. territories—from losing their health coverage during the pandemic. **However, state Medicaid agencies will be required to restart Medicaid and CHIP eligibility reviews when the PHE ends.**
- » In an effort to minimize the number of people that lose Medicaid or CHIP coverage when the PHE ends, CMS is working with states and other stakeholders to inform people about renewing their coverage and exploring other available health insurance options, such as Marketplace coverage, if they no longer qualify for Medicaid or CHIP.
- » CMS plans to share additional information and resources with agents and brokers in the coming months so agents and brokers can prepare to assist consumers in need of assistance with Marketplace coverage if they are no longer eligible for Medicaid.



Live Question/Answer Session & Agent and Broker Outreach Updates

Agent and Broker Video Learning Center



Check out these technical assistance videos for Marketplace agents and brokers at the **Agent and Broker Video Learning Center (VLC)**! The VLC features a variety of topics to help navigate the Marketplace, such as:

- » [Streamlined Marketplace Application Drilldown – Citizenship and Immigration](#)
- » [Streamlined Marketplace Application Drilldown: Race and Ethnicity Questions](#)
- » [Income Calculation Tool Walkthrough: Calculating Annual Income](#)

And more! View the entire playlist at <https://bit.ly/3hXLyru>

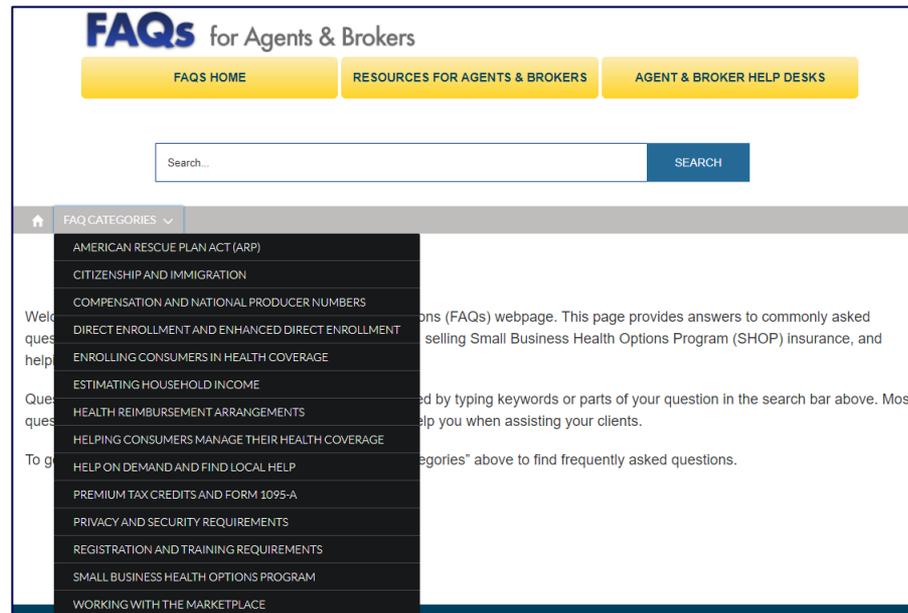


Frequently Asked Questions Database



The Agent and Broker Frequently Asked Questions (FAQs) website provides answers to commonly asked questions about working in the Marketplace and helping clients enroll in and maintain coverage.

- » Visit <https://www.agentbrokerfaq.cms.gov/s/> and search by question category, keyword, or part of the question. Most responses also include links to additional resources to help when assisting clients.
- » Check out [this FAQ](#) about how to reach and assist consumers from underserved communities.



Agent and Broker Resources Webpage



- » The Agent and Broker Resources webpage contains a link to the **Agent and Broker Marketplace Registration Tracker**. This resource allows agents and brokers to look up their Marketplace registration status with the National Producer Number (NPN) and ZIP Code that is saved in their MLMS profile for the current plan year.
- » **Visit the Registration Tracker link under “Quick Links” on the [Agent and Broker Resources webpage](#)** to access this resource.

Agent and Broker Marketplace Registration Tracker

Current plan year registration status lookup tool

The Agent and Broker Registration Tracker is a searchable database that allows you to look up your Marketplace registration status with the National Producer Number (NPN) and ZIP Code that you have saved in your Marketplace Learning Management System (MLMS) profile for the current plan year.

Find your status
Enter both NPN and ZIP code to lookup your status.

NPN
(numbers only)

ZIP code
(5 digit only)

[View Status](#)

QUICK LINKS:

- [Issuer and DE Partner Directory](#)
- [Agent/Broker FAQs](#)
- [Agent/Broker Newsletter](#)
- [Agent/Broker Help Desks](#)
- [Registration Completion List](#)
- [Agent/Broker Marketplace Registration Tracker](#)
- [Registration Termination List](#)
- [Find Local Help](#)

Upcoming Webinar Topics and Additional Resources



Upcoming Webinars

Welcome to the Marketplace: A Guide for New Agents and Brokers

Complex Case Scenarios

Preparing for Plan Year 2023 Open Enrollment

Helping Consumers More Effectively in Plan Year 2023

Plan Year 2023 Marketplace Policy & Operations Updates

Help On Demand

Mastering the HealthCare.gov Application

Additional Resources – Recently Posted Webinar Slides, CBTs, and Transcripts

8/11/22 Webinar Slides: [Marketplace Registration and Training for Returning Agents and Brokers](#)

8/10/22 Webinar Slides: [Marketplace Registration and Training for New Agents and Brokers](#)

8/4/22 CBT: [COBRA Coverage and the Marketplace](#) and [Transcript](#)

7/14/22 Webinar Slides: [Compensation: Tips for Making Sure You Get Paid](#)

Upcoming Office Hours



Register for upcoming office hours by visiting <https://www.regtap.info/> and following the instructions below. Registration for webinars will open as the date approaches:

1. Log in to REGTAP. If agents and brokers are new to REGTAP, select "Register as a New User." Agents and brokers will receive an email to confirm their account.
2. Select "Training Events" from "My Dashboard."
3. Click the "View" icon next to the desired webinar topic/title.
4. Click the "Register Me" button.
5. If agents and brokers require further assistance logging in to REGTAP or registering for a webinar, contact the Registrar at 1-800-257-9520 or registrar@REGTAP.info. Assistance is available Monday through Friday from 9:00 AM - 5:00 PM ET. *Note: Registration closes 24 hours prior to each event.*

Office Hour Dates	Time
Thursday, November 3, 2022	2:00 – 3:00 PM EST
Thursday, November 17, 2022	2:00 – 3:00 PM EST
Thursday, December 8, 2022	2:00 – 3:00 PM EST
Thursday, January 5, 2023	2:00 – 3:00 PM EST

Agent and Broker Marketplace Help Desks and Call Centers



Name	Phone # and/or Email Address	Types of Inquiries Handled	Hours (Closed Holidays)
Agent and Broker Email Help Desk	FFMProducer-AssisterHelpDesk@cms.hhs.gov	<ul style="list-style-type: none"> • General enrollment and compensation questions • Manual identity proofing/Experian issues • Escalated registration and training questions (not related to a specific training platform) • Agent and Broker Registration Completion List issues • Find Local Help listing issues • Help On Demand participation instructions or questions • Report concerns that a consumer or another agent and broker has engaged in fraud or abusive conduct 	Monday-Friday 8:00 AM-6:00 PM ET
Marketplace Service Desk	855-CMS-1515 855-267-1515 CMS_FEPS@cms.hhs.gov	<ul style="list-style-type: none"> • CMS Enterprise Portal password resets and account lockouts • Other CMS Enterprise Portal account issues or error messages • General registration and training questions (not related to a specific training platform) • Login issues on the Classic Direct Enrollment agent and broker landing page • Technical or system-specific issues related to the Marketplace Learning Management System (MLMS) • User-specific questions about maneuvering in the MLMS site, or accessing training and exams 	Monday-Friday 8:00 AM-8:00 PM ET
Marketplace Call Center Agent and Broker Partner Line	855-788-6275 Note: Enter an NPN to access this line. TTY users 1-855-889-4325	<p>Specific consumer application questions related to:</p> <ul style="list-style-type: none"> • Password reset for a consumer HealthCare.gov account, • Special enrollment period not available on the consumer application, or • Consumer specific eligibility and enrollment questions 	Monday- Sunday 24 hours/day

Agent and Broker Marketplace Help Desks and Call Centers (Continued)



Name	Phone # and/or Email Address	Types of Inquiries Handled	Hours (Closed Holidays)
Agent and Broker Training and Registration Email Help Desk	MLMSHelpDesk@cms.hhs.gov	<ul style="list-style-type: none"> • Technical or system-specific issues related to the MLMS • User-specific questions about maneuvering in the MLMS site, or accessing training and exams 	Monday-Friday 9:00 AM-5:30 PM ET
SHOP Call Center	800-706-7893	<ul style="list-style-type: none"> • Inquiries related to SHOP eligibility determinations on HealthCare.gov • Contact the insurance company for most questions about SHOP plans, such as applications, enrollment, renewal, or changing or updating coverage. 	Monday-Sunday 24 hours/day
Marketplace Appeals Center	1-855-231-1751 TTY users 1-855-739-2231	<ul style="list-style-type: none"> • Status of a Marketplace eligibility appeal • How to appoint an Authorized Representative to request Marketplace eligibility appeal on a consumer's behalf 	Monday-Friday 7:00 AM-8:30 PM ET

Agent and Broker Resource Links



Resource	Description	Link
Agents and Brokers Resources Webpage	Primary outlet for agents and brokers to receive information about working in the Health Insurance Marketplace; provides the latest news and resources, including newsletters, webinars, fact sheets, videos, and tip sheets	http://go.cms.gov/CCIOAB
HealthCare.gov	Official site of the Health Insurance Marketplace; used for researching health coverage choices, eligibility, and enrollment	https://www.healthcare.gov/
Marketplace Information	Official Marketplace information source for assisters and outreach partners about Marketplace eligibility, financial assistance, enrollment, and more	https://marketplace.cms.gov
Find Local Help	Tool available on HealthCare.gov that enables consumers to search for a local, Marketplace-registered agent and broker to assist with Marketplace enrollment	https://localhelp.healthcare.gov/
Help On Demand	Consumer assistance referral system operated by Help On Demand (formerly known as BigWave Systems) that connects consumers seeking assistance with Marketplace-registered, state-licensed agents and brokers in their area who can provide immediate assistance with Marketplace plans and enrollments	https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/Downloads/Help-On-Demand.pdf
Agent and Broker NPN Search Tool	Enables users to search and find the correct NPN to enter in the MLMS profile and on Marketplace applications	www.nipr.com/PacNpnSearch.htm

Agent and Broker Resource Links (Continued)



Resource	Description	Link
List of Approved Health-related Lines of Authority	Provides a list of valid health-related lines of authority for agents and brokers by resident state	https://data.healthcare.gov/AB-NIPR-Health-Line-Of-Authority
National Insurance Producer Registry	Provides licensure and compliance information for agents and brokers	https://nipr.com/licensing-center/add-a-line-of-authority
CMS Enterprise Portal	Allows agents and brokers to securely complete identity proofing and access the MLMS to complete annual, required Marketplace agent and broker training and registration	https://portal.cms.gov
Partner Directory for Agents and Brokers	List of approved, participating issuers and web-brokers includes entities that offer online resources for agents and brokers, such as enrollment and client management functionality	https://data.healthcare.gov/issuer-partner-lookup
Assisting Clients with Marketplace Eligibility Appeals	Reviews the Marketplace eligibility appeal process and describes consumers' rights to appeal a Marketplace eligibility determination	http://cbt.regtap.info/cbt/regtap/AB_MarketplaceEligibilityAppeals_CBT_5CR_061119/story_html5.html
Frequently Asked Questions for Agents and Brokers	Provides answers to commonly asked questions about working with the Marketplace and helping clients enroll in and maintain their coverage	https://www.agentbrokerfaq.cms.gov/s/

Agent and Broker Resource Links (Continued)



Resource	Description	Link
Agent and Broker FFM Registration Completion List (RCL)	Public list of agents and brokers who have completed Marketplace registration; used by issuers to verify agents' and brokers' eligibility for compensation for assisting with Marketplace consumer enrollments	https://data.healthcare.gov/ffm_ab_registration_lists
Agent and Broker Marketplace Registration Tracker	Searchable database that allows users to look up their Marketplace registration status with the NPN and ZIP Code saved in their MLMS profile for the current Plan Year	https://data.healthcare.gov/ab-registration-tracker/
Agent and Broker Video Learning Center (VLC)	The Agent and Broker Video Learning Center features technical assistance videos on a variety of topics to help navigate the Marketplace.	https://bit.ly/3hXLyru

Acronym Definitions



Acronym	Definition
AAPI	Asian American and Pacific Islander
ACA	Affordable Care Act
AI/AN	American Indian/Alaska Native
CCIIO	Center for Consumer Information and Insurance Oversight
CMS	Centers for Medicare & Medicaid Services
CHIP	Children's Health Insurance Program
CSR	Cost-Sharing Reduction
DE	Direct Enrollment
EDE	Enhanced Direct Enrollment
EDN	Eligibility Determination Notice

Acronym	Definition
FFM	Federally-facilitated Marketplace
HHS	Department of Health & Human Services
LEP	Limited English Proficiency
NHPI	Native Hawaiian and Pacific Islanders
OE	Open Enrollment
OEP	Open Enrollment Period
PHE	Public Health Emergency
QHP	Qualified Health Plans
SEP	Special Enrollment Period



Agents and brokers are valued partners to all of us at CMS for the vital role you play in enrolling consumers in qualified health coverage.

We thank you for the trusted advice, support, and assistance you provide throughout the year and wish you continued success!